

## **REMARKS**

Reconsideration of this application, as amended, is requested. Applicants thank the Examiner for the telephonic interview on June 25, 2003.

### **Rejections under 35 USC §112**

Applicants respectfully submit that claim 15, as amended, satisfies the requirements of 35 USC § 112, second paragraph. Accordingly, Applicants respectfully request the rejection to claims 15-19 be withdrawn.

### **Rejections Under 35 USC § 102(e)**

Claims 15, 18-20, and 23-24 were rejected under 35 USC § 102(e) as being anticipated by Jones et al., US patent no. 5,797,133 ("Jones").

Claim 15, as amended, includes the following limitations:

storage means for storing status information relating to a commerce-related event;  
status information retrieval means for automatically retrieving said status information from a common carrier information system via a network and providing the status information to the storage means;

message generation means for automatically generating a status message reflective of said status information stored in the storage means; and

message forwarding means for automatically forwarding said status message to a point where it may be accessed by an interested party.

As discussed during the telephonic interview, claim 15 has been modified to more clearly distinguish how the "update processing and transmission system" of claim 15, is structurally related to the "common carrier information system." Specifically, claim 15, as amended, now clearly illustrates that the status information retrieval means of the updated processing and transmission system receives the status information from the common carrier information system via a network.

Jones does not retrieve status information from a common carrier information system via a network. Rather, Jones teaches receiving a phone call from a borrower (column 5 lines 4-27), executing a script to obtain financial information about a potential borrower over the telephone (column 5, lines 28-60), and then contacting a credit bureau to obtain additional information about the potential borrower (column 5 line 66 – column 6 line 28). An approval status is then generated, not received, further based on criteria provided by the lender (column 6, lines 29-50).

Jones does not teach a “status information retrieval means for automatically retrieving said status information from a common carrier information system via a network and providing the status information to the storage means,” as claimed. Therefore, Applicants respectfully request the rejection to claim 15 be withdrawn. Independent claim 20 includes limitations similar to those recited in claim 15. Therefore, at least for the reasons presented above, claim 20 is also not anticipated by Jones. Claims 18-19 and 23-24 are dependent on one of the claims 15 and 20; therefore, the Applicants respectfully request the rejection to these claims also be withdrawn.

#### **Rejections Under 35 USC § 103(a)**

Claims 16-17 and 21-22 were rejected under 35 USC § 103(a) as being unpatentable over Jones.

Claims 16-17 and 21-22 are dependent on one of either claim 15 or 20, respectively. Therefore, Applicants respectfully request the rejections to these claims be withdrawn, at least for the reasons stated above.

### CONCLUSION

The Applicants respectfully submit the present application, as amended, is in condition for allowance. If the Examiner believes a telephone conference would expedite or assist in the allowance of the present application, the Examiner is invited to call André Gibbs at (408) 720-8300.

Authorization is hereby given to charge our Deposit Account No. 02-2666 for any charges that may be due.

Respectfully submitted,

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Date: July 11 2003

  
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